

Daily Editorial Analysis 27 August 2025

August 27, 2025 • vajiramandravi.com

The ECI's Ring Fence is the Constitution and the Law

Context

- **Elections form the cornerstone of any democracy;** Their credibility depends not only on the fairness of voting but also on the **integrity of the electoral rolls** that determine who has the right to vote.
- In recent weeks, **two high-profile press conferences have brought India's electoral process under the scanner.**
- Together, **these events have triggered a national debate on whether India's democratic foundations are being eroded by systemic flaws** in electoral management and by the Election Commission of India's (ECI) questionable responses.

Opposition's Allegations: A Threat to Electoral Credibility

- On August 7, 2025, Rahul Gandhi's revelations concerning the Mahadevapura Assembly segment in Bangalore highlighted what appear to be **blatant manipulations in voter registration.**
- Instances of multiple voters listed under the same address, **fictitious entries with placeholders such as "xyz" as a father's name**, and even zero house numbers point to gross irregularities.
- Opposition claimed **these findings were the result of six months of meticulous scrutiny** of official ECI documents.
- If these charges are accurate, **the implications are grave.** The legitimacy of India's electoral process, and by extension its democratic system, is at stake.
- **Free and fair elections are a constitutional guarantee**, forming part of the "basic structure" of the Constitution.

The ECI's Response: From Neutral Arbiter to Political Actor

- The second press conference, held on August 17, 2025, **was expected to provide clarity and reassurance from the Election Commission.**
- Instead, **the CEC's ultimatum, demanding either a sworn affidavit from Gandhi or a public apology, deepened public unease.**
- Rather than **addressing the substance of the allegations**, the ECI appeared to position itself as a **political adversary.**

- This is **problematic for two reasons**. First, the **ECI is a high constitutional body** whose independence and neutrality are essential to democracy.
- By entering into an adversarial posture with the opposition, it risks losing credibility as a fair umpire.
- **Second, Article 324** of the Constitution **vests the ECI with extensive powers to ensure the integrity of elections**.
- But these powers must be exercised responsibly, not weaponized against political criticism.
- As the Supreme Court has repeatedly emphasised, **Article 324 empowers but also obligates the Commission to safeguard democracy**.
- Issuing ultimatums to political leaders is outside its constitutional remit.

The Legal and Procedural Context

- The **Representation of the People Act, 1950**, provides multiple safeguards for preparing and revising electoral rolls.
- These include annual revisions, public inspections, and mechanisms to address disputes.
- Yet, **Gandhi's allegations reveal how these procedures may be circumvented** or manipulated in practice.
- The challenge lies in reconciling two principles: **one, the finality of elections, and the need to rectify systemic errors**.
- While the law assumes that electoral rolls acquire finality before elections, **large-scale irregularities cannot simply be brushed aside**.
- A **rigid reliance on technicalities such as demanding affidavits is counterproductive** when the integrity of democracy itself is in question.
- The **ECI's responsibility is not merely procedural compliance** but substantive fairness.

The Bihar 'Special Intensive Revision' Controversy

- The ongoing electoral revision exercise in Bihar **further illustrates the fragility of the ECI's credibility**.
- The **Commission has undertaken what it calls a 'Special Intensive Revision' (SIR)**, despite the fact that neither the Act nor the Rules recognise such a category.
- By setting July 1 as the qualifying date, contrary to the statutory mandate of January 1, **the ECI has acted beyond the law**.
- Reports of chaotic enumeration, coupled with the deletion of 65 lakh voters, **have sparked political turmoil in the State**.
- Intensive revision, by definition, requires house-to-house verification, **a task practically impossible to complete within a month**.
- Unsurprisingly, **the Supreme Court intervened, ordering publication of deleted names and reasons**, a move widely welcomed as restoring transparency.

The Broader Constitutional Concerns

- The **controversy brings to mind Justice S. Murtaza Fazal Ali's prescient warning in A.C. Jose vs. Sivan Pillai (1984)**.

- He cautioned that **unchecked powers in the hands of a politically compromised Election Commission could cause ‘political havoc’** and a constitutional crisis.
- The ECI, though constitutionally empowered, is not above the law and **its mandate is to act as a neutral arbiter ensuring free and fair elections.**
- Any deviation, whether through politicised responses to criticism, legal overreach, or procedural shortcuts, risks destabilizing India’s democratic system.

Conclusion

- **The twin press conferences reveal more than a partisan clash;** they expose a systemic vulnerability at the heart of Indian democracy.
- **Opposition’s disclosures highlight the ease with which electoral rolls may be manipulated,** while the ECI’s defensive and overreaching response raises troubling questions about its neutrality and accountability.
- The **Bihar SIR further illustrates the perils of procedural improvisation at the cost of legality** and fairness.
- Ultimately, **the integrity of Indian democracy depends on the Election Commission upholding its constitutional obligations** with transparency, neutrality, and fidelity to the law.

The ECI’s Ring Fence is the Constitution and the Law FAQs

Q1. What did opposition reveal in his press conference on August 7, 2025?

Ans. Opposition revealed large-scale irregularities in the voter list of the Mahadevapura Assembly segment, including multiple voters with the same address and fake details like “xyz” as a father’s name.

Q2. Why was the Election Commission’s response considered unusual?

Ans. The Election Commission issued an ultimatum demanding that Rahul Gandhi submit an affidavit or apologise, instead of addressing the core issues, which made it appear partisan.

Q3. What legal framework governs the preparation of electoral rolls in India?

Ans. The Representation of the People Act, 1950, along with the Registration of Electors Rules, 1960, governs the preparation and revision of electoral rolls in India.

Q4. What controversy arose from the Special Intensive Revision (SIR) in Bihar?

Ans. The SIR in Bihar used July 1 as the qualifying date instead of the legally mandated January 1, leading to chaos and the deletion of 65 lakh voters, which the Supreme Court intervened to address.

Q5. What warning did Justice S. Murtaza Fazal Ali give in the A.C. Jose case?

Ans. He warned that unlimited and arbitrary powers in the hands of a biased Election Commission could create political havoc and threaten India’s democracy.

Source: [The Hindu](#)

The Gender Angle to India’s Economic Vulnerabilities

Context

- **India's rapid economic ascent, now valued at \$4.19 trillion**, has cemented its place as a rising global powerhouse and positioned to soon become the world's third-largest economy, India's growth narrative is compelling.
- Yet, this trajectory faces fresh challenges, particularly considering the **United States' proposed 50% tariffs on Indian exports**.
- Targeting \$40 billion in trade, **these tariffs could potentially shave off nearly 1% from India's GDP**, striking hardest at labour-intensive sectors such as textiles, gems, leather, and footwear.
- Notably, **these industries disproportionately employ women**, making the tariff shock both an economic and gendered crisis.

The Gendered Vulnerability of India's Economy

- Unlike China, which has weathered U.S. tariffs through its sheer manufacturing scale and diversified export base, **India remains comparatively exposed**.
- With the **S. accounting for 18% of Indian exports**, the imposition of steep tariffs could saddle Indian exporters with a 30–35% cost disadvantage against competitors such as Vietnam.
- This **vulnerability is magnified by India's underutilisation of half its population**. Women's economic participation is not only a matter of equality but also a strategic necessity.
- Sectors at risk from the tariff shock employ nearly 50 million people, **with millions of women standing to lose their livelihoods**.
- India's female labour force participation rate (**FLFPR**) **remains stuck between 37% and 41.7%**, **significantly lower than the global average** and China's 60%.
- The International Monetary Fund estimates that **closing this gender gap could boost India's GDP by 27% over the long term**.
- Yet, cultural barriers, policy inertia, and systemic obstacles continue to stifle women's employment.
- The **looming tariff crisis exposes this neglect** as a liability for India's growth ambitions.

The Demographic Dividend Dilemma

- India's demographic dividend, its bulging working-age population, offers **a fleeting window of opportunity expected to close by 2045**.
- Countries such as China, Japan, and the U.S. capitalised on similar moments to fuel decades of prosperity, **but India risks squandering its chance**.
- Low female participation **threatens to convert this demographic boon into a demographic burden**.
- In rural areas, **women's labour has inched upward, but largely in unpaid and low-productivity family roles**.
- In urban centres, **participation has stagnated, constrained by safety concerns**, unreliable public transport, poor sanitation, and the weight of unpaid care responsibilities.
- Without decisive action, **India risks the fate of Southern European economies such as Italy and Greece**, where persistently low female labour participation has dragged down growth.

The Way Forward

• Global Lessons

- Global experiences **offer a roadmap for reform.**
- During World War II, the U.S. integrated women into the labour force with policies guaranteeing equal pay and childcare support.
- **China's post-1978 reforms raised female participation to 60%** through investments in care and education.
- Japan, **by boosting its FLFPR from 63% to 70%, lifted GDP per capita by 4%.**
- The **Netherlands pioneered flexible part-time work with full benefits**, a model especially relevant for India, where many women prefer such arrangements.

• Structural Reforms

- **India lags behind on all three fronts:** legal protections, care infrastructure, and skill development.
- Instead of resorting to short-term populism or blanket welfare, **the country must embrace structural reforms that view women not as passive beneficiaries** but as active economic agents.
- Some promising models already exist. **Karnataka's Shakti scheme, which provides free bus travel for women, has boosted female ridership by 40%** since 2023, improving mobility and independence.
- **Gig platforms such as Urban Company employ over 15,000 women**, offering them income, insurance, maternity benefits, and skill development.
- **Rajasthan's Indira Gandhi Urban Employment Guarantee Scheme** has created millions of jobs, with women **comprising 65% of its workforce**, many entering the labour market for the first time.
- These initiatives show that **when mobility, safety, and flexible work opportunities are prioritised, women can meaningfully contribute** to economic growth.

Conclusion

- The **impending tariff shock from the U.S. should not be seen merely as a trade dispute** but as a wake-up call for India.
- **External vulnerabilities intersect with internal shortcomings**, particularly the chronic underemployment of women.
- **Empowering women is not a gesture of social justice alone**; it is the linchpin of India's future growth.
- India now stands at a crossroads; **By investing in its women, the nation can secure resilience and inclusive prosperity**, on the other hand, by neglecting them, it risks stagnation and fragility.

The Gender Angle to India's Economic Vulnerabilities FAQs

Q1. What is the immediate economic threat India faces in the global market?

Ans. India faces the threat of a proposed 50% tariff on its exports by the United States, which could cut nearly 1%

from its GDP.

Q2. Why are women particularly vulnerable to the tariff shock?

Ans. Women are vulnerable because the affected sectors—textiles, gems, leather, and footwear—employ millions of female workers.

Q3. How does India's female labour force participation rate compare globally?

Ans. India's female labour force participation rate of 37–41.7% is far below the global average and China's 60%.

Q4. What lesson can India learn from other countries?

Ans. India can learn that investing in childcare, flexible work, and skill development, as seen in countries like the U.S., China, Japan, and the Netherlands, boosts women's participation and strengthens economic growth.

Q5. Why is empowering women crucial for India's future growth?

Ans. Empowering women is crucial because it sustains the demographic dividend, increases export competitiveness, and ensures inclusive economic development.

Source: [The Hindu](#)

Pradhan Mantri Jan Dhan Yojana (PMJDY) - A Global Model for Financial Inclusion

Context:

- **Financial Inclusion** is vital for empowering individuals, fostering growth, reducing poverty, and promoting social equality.
- The Indian government-backed financial inclusion drive, launched through the **Pradhan Mantri Jan Dhan Yojana (PMJDY)** on **28 August 2014**, aimed at universal access to banking services, especially for the marginalised sections.

Genesis and Objectives of PMJDY:

- **Genesis of PMJDY:** When PMJDY was launched, approximately 7.5 crore households did not have bank accounts.
- **Objectives of PMJDY:** It aimed to provide universal access to banking services and ensure that every household, particularly the marginalised, could participate in the formal financial system.
- **Focus of PMJDY:** It focuses on Direct Benefit Transfer (DBT), elimination of informal credit, and promotion of savings and insurance culture.

Achievements of PMJDY:

- **Bank account penetration:**
 - **Pre-PMJDY:** Only 59% of Indian households and 35% of adults had bank accounts.
 - **Post-PMJDY (2024):**

- Nearly 100% households and over 90% adults have bank accounts.
- **World Bank's Findex report:** Account ownership in India in 2024 increased to 89% with respect to individuals aged 15 years and more.
- **NSS survey 2022-23:** It states that 94.65% of adults in the country own a bank account.
- **Account growth:**
 - **Over 56.2 crore accounts have been opened**, a nearly four-fold increase from March 2015.
 - This includes 37.5 crore accounts in rural/semi-urban areas and 18.7 crore in urban areas.
 - **Women account holders:** Women hold 56% of these accounts, showcasing PMJDY's strong focus on gender inclusion.
 - **Total deposits:** The total balance in PMJDY accounts stands at Rs 2.68 lakh crore, a **17-fold increase** since 2015.
- **Banking network expansion:**
 - Over 16.2 lakh **bank mitras** (business correspondents) deliver banking services in remote areas.
 - **9% villages** now have a banking outlet (branch, business correspondent or India Post Payments Bank) within 5 km.

Role of PMJDY in Welfare and Crisis Management:

- **PMJDY accounts have streamlined DBT** and ensured that subsidies and relief payments reach beneficiaries without intermediaries.
- **During demonetisation and the Covid crisis**, PMJDY accounts facilitated rapid financial support.

Financial Products and Digital Integration:

- The scheme has **promoted digital transactions** through **RuPay cards**. **For example**, over 38.7 crore RuPay cards have been issued under the scheme.
- PMJDY accounts are being used not only for receiving DBT but also facilitated –
 - For
 - Provided **access to micro-insurance and investment products**. **For example**, extending life and accident cover (Jan Suraksha) of Rs 2 lakh through the **PMJJBY** and the **PMSBY**.
 - **Much-needed financial security** (to people working in the unorganised segment) by enrolling in Jan Suraksha schemes.
- The scheme has also **boosted UPI and digital transactions growth**.

Future Prospects:

- **Artificial intelligence** and natural language processing can help in voice-based transaction authorisations, doing away with the need for smartphones or internet connectivity.
- **Facilitated innovations in e-commerce** with fast and reliable delivery systems in Tier 4 and Tier 5 centres.

- The government has launched a **financial inclusion saturation drive**, and banks are organising camps to
 - Update KYC details,
 - Open new accounts,
 - Promote micro-insurance and pension schemes, and
 - Reduce inactive accounts under PMJDY.

Conclusion:

- PMJDY is the **world's largest financial inclusion programme**, which acts as a testament to **inclusive governance**, and recognised as a **global model for universal financial inclusion**.
- As PMJDY **enters its 12th year**, the focus must shift from mere account creation to **enhancing account activity**, financial literacy, and access to diversified financial products like insurance, credit, and pensions.
- **Leveraging digital innovations** and deeper outreach in rural and unorganised sectors can transform PMJDY into a **catalyst for inclusive and sustainable economic growth**.

Pradhan Mantri Jan Dhan Yojana (PMJDY) FAQs

Q1. What is the significance of Pradhan Mantri Jan Dhan Yojana (PMJDY) in advancing financial inclusion in India?

Ans. PMJDY has enabled universal banking access, reduced informal credit dependence, and facilitated DBT, making it the world's largest financial inclusion programme.

Q2. How has PMJDY impacted women's empowerment and gender inclusion in India's financial system?

Ans. With 56% of accounts held by women, PMJDY has enhanced gender inclusion by providing direct access to financial resources and government schemes.

Q3. In what ways has PMJDY contributed to crisis management during demonetisation and the Covid-19 pandemic?

Ans. PMJDY ensured quick and transparent transfer of subsidies and relief payments, acting as a vital support mechanism during crises.

Q4. How has PMJDY promoted digital financial inclusion in India?

Ans. By issuing 38.7 crore RuPay cards and supporting UPI growth, PMJDY has boosted digital transactions and financial literacy, especially in rural areas.

Q5. What are the emerging challenges and future prospects of PMJDY in sustaining financial inclusion?

Ans. The challenges include inactive accounts and underutilisation, while future prospects lie in AI-based voice transactions, expanded micro-insurance, and outreach to Tier-4/5 centres.

Source: **IE**